

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:

MARY MCMULLEN ROSS

Debtor(s)

Case No. A15-63991-JRS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/02/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,420.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$140.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EXETER FINANCE CORP.	Secured	22,003.00	22,284.28	22,284.28	0.00	0.00
FORD MOTOR CREDIT COMPANY	Unsecured	NA	10,796.63	10,796.63	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	644.00	644.01	644.01	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	179,687.00	182,897.81	182,897.81	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT I	Unsecured	408.00	408.95	408.95	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT I	Unsecured	246.00	246.29	246.29	0.00	0.00
SADINO FUNDING, LLC	Unsecured	602.00	602.10	602.10	0.00	0.00
WFDILLARDS	Unsecured	1,369.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	0.00	NA	NA	0.00	0.00
DPT ED/SLM	Unsecured	0.00	NA	NA	0.00	0.00
GEARB/CARE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
COVINGTON CREDIT	Unsecured	500.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	134.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	875.00	NA	NA	0.00	0.00
TERRANCE CHOATES	Unsecured	0.00	NA	NA	0.00	0.00
BRUCE LYNN	Secured	1,183.00	NA	NA	0.00	0.00
GA DOR	Priority	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
1STPROGRESS/1STSTEQUITY/	Unsecured	0.00	NA	NA	0.00	0.00
JARED/STERLING JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
MED DATA SYS	Unsecured	1,071.00	NA	NA	0.00	0.00
MED DATA SYS	Unsecured	610.00	NA	NA	0.00	0.00
PREMIER FIN	Unsecured	936.00	NA	NA	0.00	0.00
PREMIER FIN	Unsecured	322.00	NA	NA	0.00	0.00
PREMIER FIN	Unsecured	306.00	NA	NA	0.00	0.00
RECEIVABLE RECOVERY SE	Unsecured	818.00	NA	NA	0.00	0.00
SCANA ENERGY MARKETING	Unsecured	49.00	NA	NA	0.00	0.00
SCANA ENERGY MARKETING	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP.	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP.	Unsecured	0.00	NA	NA	0.00	0.00
STALLINGS FIN GROUP	Unsecured	82.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK, N.A.	Unsecured	NA	1,406.87	1,406.87	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,284.28	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,284.28	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$197,002.66	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2015

By: /s/ Nancy Whaley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

Case No. A15-63991-JRS

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

Debtor(s):

MARY MCMULLEN ROSS
276 KRISTEN COURT
CONYERS, GA 30012

By Consent of the parties, the following have received an electronic copy of the foregoing Trustee's Final Report through the Court's Electronic Case Filing system.

Attorney for the Debtor(s):

THE SEMRAD LAW FIRM, LLC
rjsatlcourtdocs@gmail.com

This the 18th day of December, 2015.

/s/

Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303
678-992-1201